

REMARKS

It is respectfully submitted that the amended independent claims 1, 10, 17 and 23 clearly and patentably distinguish over the prior art, since it is believed that the construction defined in these claims differs essentially and in an unobvious manner from the constructions disclosed in the references.

Independent Claims 1 and 17 are Patentable

Amended independent claims 1 and 17 recite, *inter alia*, "whereby the format of the credit bureau response is converted from TTY format to HTML format...". No prior art discloses such a function (please see previously submitted Amendment supporting such an assertion).

It is respectfully submitted that the Examiner has mischaracterized the ability of DeFrancesco et al. to send credit reports via the Internet in HTML. In DeFrancesco et al., when a credit report is requested, the credit bureau sends the credit report in non-HTML format, i.e. TTY format, and DeFrancesco et al. displays such a credit report in TTY format, even if the Internet is used as the communications medium (column 26, lines 33-59).

Independent Claims 10 and 23 are Patentable

Independent claims 10 and 23 recite, *inter alia*, "providing the ability for the client to generate an on-line **credit report for submission to the credit bureau**, and whereby the client is able to enter the credit report in the web browser of the client terminal in HTML format, rather than using the format required by the credit bureau, providing easier and better understandable entry of the credit information.

No prior art discloses sending credit information **to the credit bureau** whereby the credit report is entered in **HTML format** into a client terminal. All cited prior art disclose receiving credit information **from the credit bureau** in **TTY format**.

Conclusion

In view of these considerations, it is respectfully submitted that the rejection of the original claims should be considered as no longer tenable with respect to independent claims 1, 10, 17 and 23 and should be withdrawn. The independent claims should be considered as patentably distinguishing over the prior art and should be allowed. The claims depending on independent claims 1, 10, 17 and 23 include all the recitations thereof, respectively. Accordingly, applicant respectfully submits that all dependent claims are also in condition for allowance.

Should the examiner consider necessary or desirable to make formal changes anywhere in the specification, claims and/or drawings, then it is respectfully asked that such changes be made by examiner's Amendment, if the examiner feels this would facilitate passage of the case to issuance. Alternatively, should the examiner feel that a personal discussion might be helpful in advancing this case to allowance, he is invited to telephone the undersigned attorney.

Respectfully submitted,



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